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... When **RANK** is omitted, the correlations and the other ... System 2 The REG Procedure **Model**:
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Statistical Techniques available in IDAMS
... It determines a reasonable **rank order** of alternatives, using preference ... (Module:
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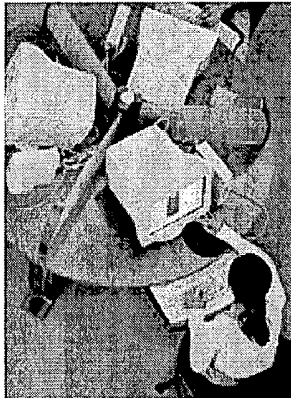Strategy Science

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Essential information for smarter decisions

Credit grantors worldwide recognize Fair Isaac as the leading producer of scores and models for predicting consumer behavior through the entire credit lifecycle. They rely on our products to make billions of decisions each year. Fair Isaac's industry-leading scoring solutions are helping businesses take faster, more profitable actions in customer acquisition, origination and account management.

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Revenue scores

Inform your marketing and account management strategies with insight into your customers' revenue potential

Fair Isaac credit bureau revenue scores rank-order revolving credit accounts by the likely amount of revenue they will generate.

Card issuers and home equity lenders leverage the valuable information provided by revenue scores to better focus marketing initiatives on tomorrow's most profitable accounts, and to manage existing accounts according to revenue potential. Used in combination with risk scores, revenue scores improve your ability to successfully tailor prescreen offers, expand your prospect universe without increasing risk, develop more effective pricing programs, and target high-value accounts for retention, cross-sell and up-sell programs.

To accurately rank-order revolving credit accounts by the likely amount of revenue they will generate during the 12 months following scoring, Fair Isaac model developers applied proprietary predictive technologies to a large sample of national bankcard issuers' master file data coupled with borrowers' credit bureau information. The result is a multiple-model design that provides accurate prediction across all types of account profiles.

Ask for Fair Isaac revenue scores by name at any of the three major US credit reporting agencies:

- RPM® (Revenue Projection Model) at TransUnion (also at TransUnion Canada)
- ROI (Revenue Opportunity Indicator) at Experian
- REV at Equifax

Also available through Fair Isaac's PreScore® Service and ScoreNet® Service.

Attrition Scores

Retain more customers for a profitable portfolio

Fair Isaac credit bureau attrition scores provide early warnings of which customers are most likely to close their account, go dormant or sharply reduce their balance.

Using attrition scores, lenders can identify which customers are most likely to leave, in time to take proactive measures to cost-effectively retain them. This information provides a solid foundation for building a successful retention program that will help you lower attrition rates, achieve a higher return on your marketing investments, and build stronger customer relations.

Credit grantors can lower bad r
between 10% and 25% or incre
approval rates up to 5% or mor
using NextGen in place of clas
credit bureau risk scores.

Developed from a large diverse sample of national bankcard issuers' data, Fair Isaac credit bureau attrition scores rank-order existing bankcard accounts by the likelihood that they will reduce their balance by 50% or more during the 12 months following scoring, and keep the balance at the reduced level for six months or more. The attrition scoring system contains ten models that analyze a consumer's behavior pattern on your account and compares it to the consumer's behavior on all his or her card accounts.

Ask for Fair Isaac attrition scores by name at any of the three major US credit reporting agencies:

- Retention Evaluator® at Equifax
- SENTRY® at TransUnion
- Experian/Fair Isaac Attrition Score at Experian

Also available through Fair Isaac's ScoreNet Service.

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The most effective way to optimize response in your next mailing!

Lists can only be winners for so long before response starts to fall off due to list fatigue. The Response Predictive Analysis is one of Equifax's SuperModel™ techniques designed to utilize our powerful data and dramatically improve response from your Equifax list selections. *Guaranteed.*

A Response Predictive Analysis Utilizes Both Responders And Non-Responders To Help You:

- Improve your response rates and expand universe
- Reach hidden markets
- Better target your marketing messages
- Reduce mailing costs by allowing you to prioritize your best prospects

The Response Predictive Analysis is a statistical model that analyzes one of your recent mailings by comparing responders to non-responders using information from one of Equifax's databases. It then ranks your best prospects

Our Analytic Consulting team employs state-of-the-art methodologies when they set out to develop your model.

These methodologies include Logistic Regression and Z-Score techniques. Our analysts will work with your marketing objectives to customize a prospect universe and model to meet your needs.

Key Steps Involved In The Development Of A Response Predictive Analysis Model:

Step 1: We begin by matching your mailed file, with each name identified as either a responder or a non-responder, to the selected Equifax database in order to find people who are common to both files. When matches are found, we temporarily append the customer information from our database to the corresponding records in your mailed file.

Step 2: We select a random sample of non-responders to compare with those individuals who responded. Through analysis and with your input, we segment the selected Equifax database to customize a prospect universe for you. If the sample size is large enough, we randomly split your mailed file into a model-building sample and a validation sample. Later in the process, we apply the model to both files to verify our results.

The Response Predictive Analysis Modeling Process
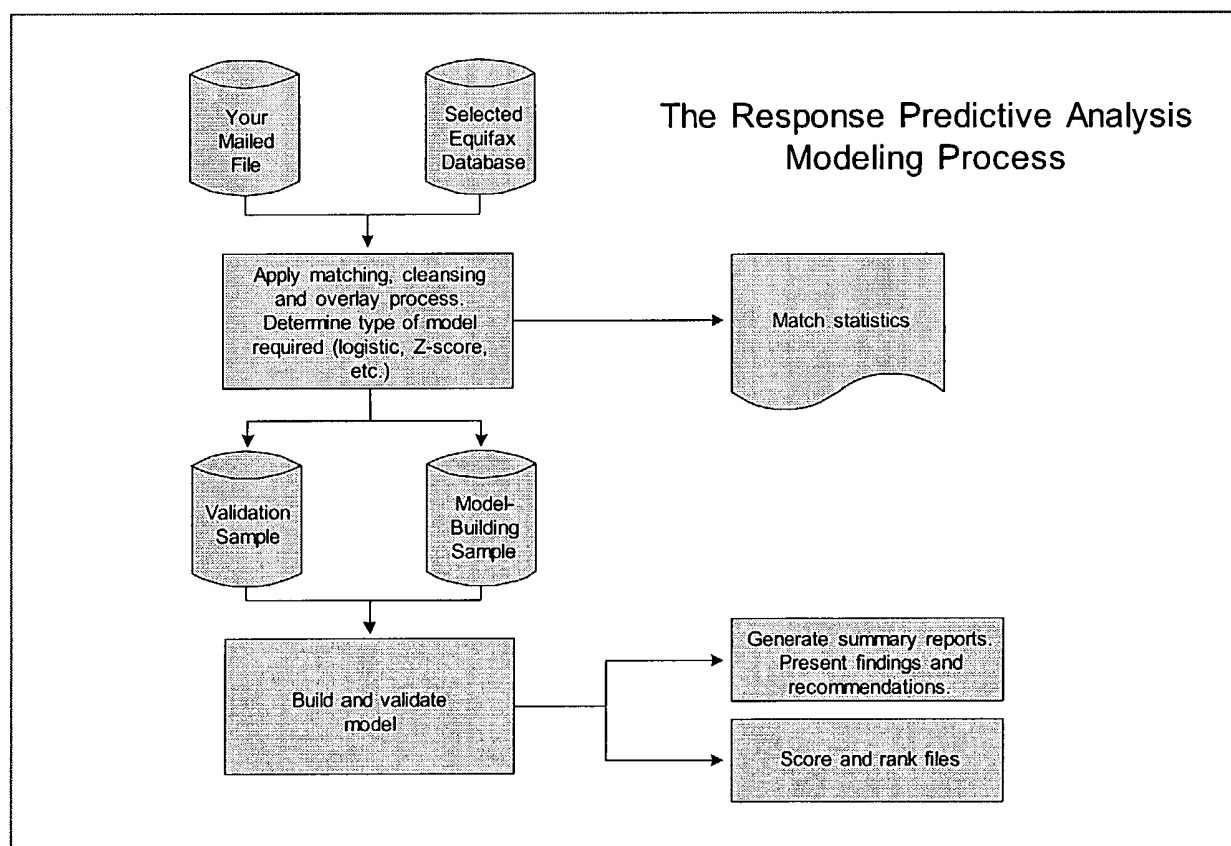
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SOLUTIONS

Step 3: Using the resulting model, we assign weights to each of the most significant characteristics of your best responders. We score all individuals in your mailed file and sort them into ranks from best to worst. Responders are compared to non-responders by rank in the Performance Summary.

Step 4: We report on the demographics, lifestyles and interests that make up your SuperModel™. Lastly, we use a broad list of database variables to profile high, medium and low ranking prospects.

Each Response Predictive Analysis Comes With:

- Our SuperModel™ guarantee
- A Performance Summary that shows how the model ranks our custom prospect universe and your best responders
- A Model Analysis illustrating the most significant model characteristics with charts and tables
- A Market Analysis that profiles your ranked prospects by lifestyles and demographics

It's All About The Data...

Any analytic technique is only as good as the data that goes into it. Equifax provides you with access to the very best marketing data in the business. Utilize our analytic products to unleash the power of these well-known Equifax databases:

- The Lifestyle Selector®
- TotalSource XL™
- High-Tech Connect™
- The Response Selector™

Pricing:

Standard RPA pricing is $5,500. The $5,500 fee can be waived in exchange for an agreement to purchase 50,000 names (100,000 names for TotalSource XL models) at standard pricing.

Sample Response Predictive Analysis Performance Summary

Ranks prospects from most to least like your responders

Custom prospect universe criteria applied to the Equifax database and your mailed file

Calculations for each individual rank

Cumulative calculations from rank 1 through the current rank

XYZ Corporation
Age 25-64
Logistic Regression Model
Performance Summary for Model-Building Sample
Overall Response=2.50%

| | Incremental Analysis | | | | | Cumulative Analysis | | | | |
Rank	Percent of Mailed	Percent of Responders	Response Rate	Response Index	Estimated Universe	Percent of Mailed	Percent of Responders	Response Rate	Response Index	Estimated Universe
1	5.0%	28.8%	14.4%	576	166,600	5.0%	28.8%	14.4%	576	166,600
2	5.0%	15.2%	7.6%	304	165,200	10.0%	44.0%	11.0%	440	331,800
3	10.0%	17.6%	4.4%	176	331,800	20.0%	61.7%	7.7%	309	663,600

The percentage of your responders in the rank

The estimated number of individuals in the rank available from our custom prospect universe

The percentage of your mailed file in the rank

The percentage of individuals that responded to your offer

For more information about our Analytic Consulting products and services, please contact an Equifax Sales Support Director at:

800-466-5897

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Lift Charts
... response rates to see how much the **predictive model** would have ... Using the response
model P(x)=100-AGE(x ... be arbitrarily broken by assigning a higher **rank** to who ...
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... or invest in a more **predictive**, but much more ... Traditional risk **models** typically
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model by using the ... the item "tiredness" had a lower **rank order** on the ...
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... point would be to look for **models** with as ... least the arithmetical properties of **rank**

order, and often **...** transformation overcomes the obvious **predictive** flaws of **...**
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... in this study from the lower performers were (in **rank order** of importance ... impact
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... measured on at least an ordinal (**rank order**) scale; that ... regression, see the Generalized
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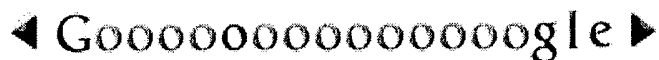
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